


Joanne Raggi  
PO Box 556  
Franklin, NJ 07416

U.S. BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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**Via Certified Mail/Return Receipt**

January 4, 2008

JAMES J. WALTON  
BY:   
DEPUTY CLERK

United States Bankruptcy Court  
District of New Jersey  
Clerk of the Bankruptcy Court  
50 Walnut Street, 3<sup>rd</sup> Floor  
Newark, NJ 07102

**Re: Henry and Pamela Peters, Debtor and Plaintiff**  
**v.**  
**Joanne Raggi, Defendant**  
**Case No.: 07-23531**  
**Adversary No.: 07-2219** *RG*

PLEASE  
DOCKET *am*

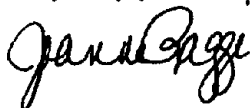
Dear Sir/Madam:

Please accept this letter in lieu of a formal motion/answer to the above referenced complaint that was served on me on December 14, 2007. The complaint seeks redress for fraud and deceptive practices committed by the named defendants and the involvement of numerous violations.

I am answering this complaint, to the best of my ability as I am unable to afford legal counsel and do not want the Court to issue a default. I am only an employee of Mr. Roland David and NC&BC Consulting. My job consists of reviewing the title and requesting payoffs on any open liens. I also request closing conditions from the borrower and forward them to the lender. I do not have any involvement with seller. Once I have a clear to close from the lender, the closing agent becomes involved. Only the closing agent, borrower and/or seller are present at the closing table. The Plaintiffs accuse me of telling them to sign a "paper" which turned out to be a deed. This accusation is absolutely not true.

Wherefore, Defendant, Joanne Raggi respectfully requests the court enter judgment in its favor and against the plaintiffs and award any such other and further relief as may be just and proper.

Very truly yours,



Joanne Raggi

Cc: Mr. Shmuel Klein